



# TAH UPDATE

## Rural Communities: Making an Impact & Hitting Our Goals

Economic opportunity and affordable housing are key to the future of rural communities. With partners like the U.S. Department of Agriculture (USDA), we help finance USDA Section 515 rental properties in rural areas — for very low- to moderate-income families, the elderly and people with disabilities. USDA transactions are part of our [Duty to Serve](#) goals and we are committed to partnering with you, our lenders, to identify and aggressively win this business.

Our [Tax-Exempt Loan \(TEL\)](#) and [Cash Loan for Affordable Housing Preservation](#) can help preserve this vital, at-risk housing stock — home to 400,000 renters and their families.

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## ICYMI: New Refinance Test

In case you missed it, here's our new [Refinance Test](#) effective March 14.

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## Need an Underwriting Template?

See our revised template, our [Underwriting Boilerplate](#), for the underwriting narrative section of your loan brief.

## Get Optigo Happy Support

The fastest way to troubleshoot or get answers to questions about Optigo Happy is to submit a ticket to the support team through the [dedicated service desk](#).

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## Lock It In!

Don't forget: Our [Index Lock](#) and spread hold options are powerful tools in these uncertain times. Please keep selling these differentiating options.

## Meet the Team!

**Christina House**

**HOMETOWN**  
Falls Church, VA (Kaohsiung, Taiwan originally)

**COLLEGE TEAM**  
Virginia Tech

**FAVE PASTIMES**  
Watching my twins play baseball and tennis

**WALK UP SONG**  
Centerfield by John Fogerty – puts a smile on my face every time

**MOST RECENT PLAY**  
Getting back on the road again: Met in person with a customer last week and went on first inspection since the start of the pandemic!

**GAME-WINNING PITCH**  
Let's hit it out of the park with CDFI deals in 2022!

**TAH Structured Production**  
10 years at Freddie Mac  
(Business Mgmt; SBL; TAH Structured)

Freddie Mac  
MULTIFAMILY

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## Tenant Advancement: Credit Building



Let's help tenants build their credit through rent reporting. We provide **incentives to borrowers** who report on-time rents through Esusu Financial Inc., whose platform enables on-time rent payments reporting to the three major credit bureaus.

Please see the Credit Building Term Sheet for details on discounts with Esusu or reach out to your Freddie Mac representative.

[See the Term Sheet](#)